

# Springside Mortgage

Customer Service: 1-800-555-1234

[www.springsidemortgage.com](http://www.springsidemortgage.com)

Mortgage Statement

Statement Date: 8/20/2015

Jordan and Dana Smith

4700 Jones Drive

Memphis, TN 38109

Account Number	1234567
Payment Date	9/1/2015
Payment Amount	\$3,569.88

## Bankruptcy Message

Our records show that you are a debtor in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, you should pay the Trustee instead of us. Please contact your attorney or the Trustee if you have questions.

If you want to stop receiving statements, write to us.

## Explanation of Payment Amount (Post-Petition Payment)

Principal	\$511.63
Interest	\$1,053.31
Escrow (Taxes and Insurance)	\$375.00
<b>Regular Monthly Payment</b>	<b>\$1,939.94</b>
Total Fees and Charges	\$190.00
Past Unpaid Amount	\$1,439.94
<b>Total Payment Amount</b>	<b>\$3,569.88</b>

The Payment Amount does not include any amount that was past due before you filed for bankruptcy.

## Account Information

Outstanding Principal	\$269,126.91
Interest Rate (Until October 2015)	4.75%
Prepayment Penalty	Yes

## Transaction Activity (7/20 to 8/19)

Date	Description	Charges	Payments
8/10/15	Partial Payment Received*		\$336.43
8/13/15	Partial Payment Received*		\$500.00
8/16/15	Late Fee (charged because full payment not received by 8/15/15)	\$190.00	

## Breakdown of Past Payments

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$3,926.91
Interest	\$0.00	\$8,592.62
Escrow (Taxes and Insurance)	\$0.00	\$3,000.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$836.43	\$1,251.53
<b>Total</b>	<b>\$836.43</b>	<b>\$16,771.06</b>

## Important Messages

**We have not received all of your mortgage payments due since you filed for bankruptcy.**

This statement may not show recent payments you sent to the Trustee that the Trustee has not yet forwarded to us. Please contact your attorney or the Trustee if you have questions.

**\*Partial Payments:** Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

## Summary of Amounts Past Due Before Bankruptcy Filing (Pre-Petition Arrearage)

Paid Last Month	\$336.43	This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment.
Total Paid During Bankruptcy	\$1,345.72	
Current Balance	\$10,765.88	

## Springside Mortgage

Springside Mortgage

P.O. Box 11111

Los Angeles, CA 90010

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

## Payment Amount

Payment Date:	9/1/2015
Payment Amount:	\$3,569.88
Additional Principal	\$ .
Additional Escrow	\$ .
<b>Total Amount Enclosed</b>	<b>\$ .</b>

If you are sending us a payment, make your check payable to Springside Mortgage.

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